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Finance, Insurance and Real Estate

March 1983

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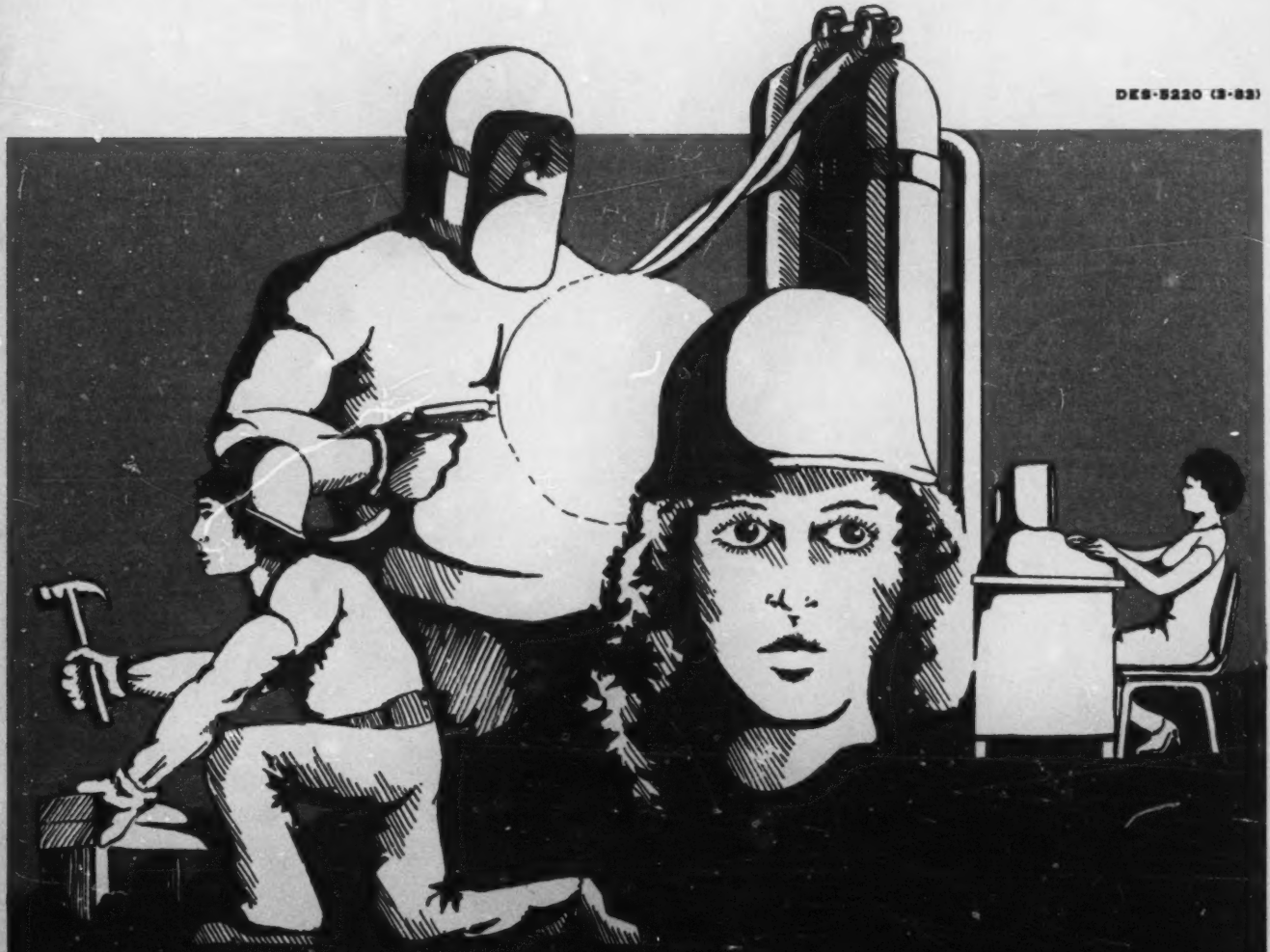
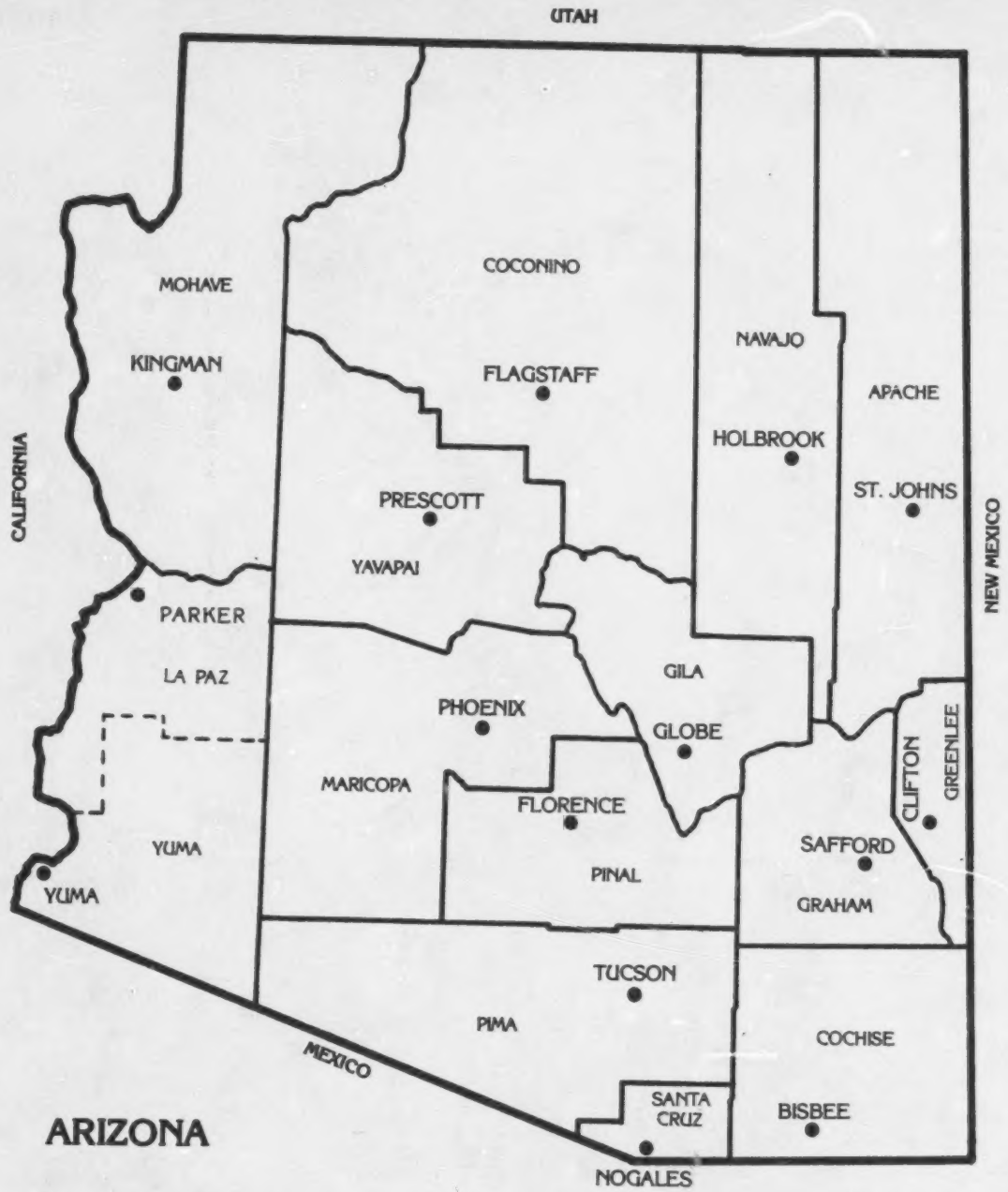


ARIZONA OCCUPATIONAL PROFILE

A Labor Market Information Publication of the Arizona Department of Economic Security


UTAH
MOHAVE
KINGMAN
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NEW MEXICO
PARKER
LA PAZ
GILA
PHOENIX
GLOBE
CLIFTON
GREENLEE
MARICOPA
FLORENCE
SAFFORD
YUMA
YUMA
PINAL
GRAHAM
TUCSON
PIMA
COCHISE
MEXICO
SANTA CRUZ
BISBEE
NOGALES
ARIZONA

OCCUPATIONAL PROFILES

The value of current and accurate occupational employment information has long been recognized by job seekers, public and private administrators, and those involved in training, recruiting, and counseling. A major source of this information in Arizona is the Occupational Employment Statistics (OES) Program - a cooperative effort between Arizona and the U.S. Bureau of Labor Statistics.

This Occupational Profile is one in a series of publications produced from information developed by the Occupational Employment Statistics survey. These publications represent one of several occupational employment information delivery systems incorporating OES survey data. The survey is used to collect employment data, by county, for over 1,000 occupations in Arizona. From these surveys, which require the cooperation of the Arizona business community, current employment in the various occupations is determined, and from this an occupational outlook is formulated. The Occupational Profiles contain the survey findings and examine, individually, the industries of Arizona.

Surveyed industries include:

Mining
Construction
Manufacturing
Transportation, Communications, and Public Utilities
Trade
Finance, Insurance, and Real Estate
Services
Government

For further information, or to comment on any aspect of this program, please write to the address on the back cover.

INDUSTRY INFORMATION

INDUSTRY DESCRIPTION

Occupational employment estimates for Arizona's finance, insurance, and real estate (FIRE) industries are provided in this publication for the state and counties.

Finance establishments include banks and trust companies, credit agencies other than banks, holding and investment companies, brokers and dealers in securities and commodity contracts, and security and commodity exchanges.

Insurance includes carriers of all types of insurance, and insurance agents and brokers.

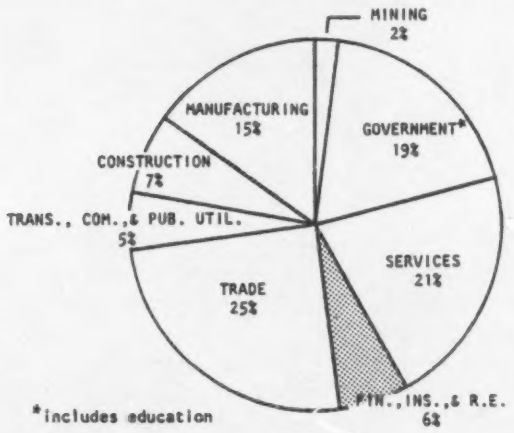
Real estate covers real estate operators, and owners and lessors of real property, as well as buyers, sellers, developers, agents, and brokers. Also covered are those firms regularly engaged in any combination of real estate, insurance, loans, or the practice of law.

A detailed description of the types of firms surveyed is found in the Standard Industrial Classification Manual[1] under codes 60 through 67.

INDUSTRY CHARACTERISTICS

Slightly more than 61,000 of Arizona's 1.2 million workers in 1981 were employed by finance, insurance and real estate firms. Nearly half of these workers are employed by financial institutions - most in national and state banks that are members of the Federal Reserve System. The balance is employed by state chartered banks that are not members of the System; trust and holding companies; and various other banking-related businesses.

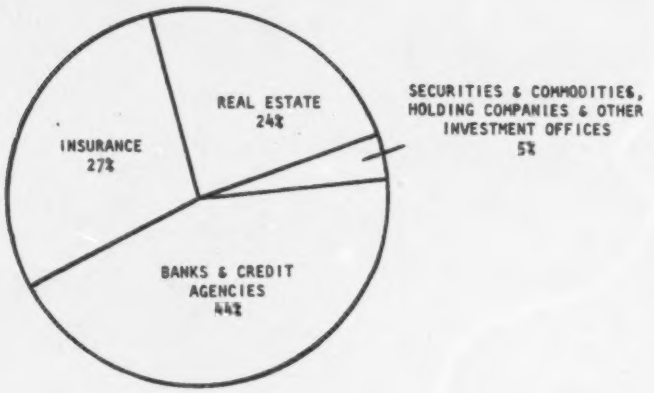
FIGURE 1: ARIZONA NONAGRICULTURAL EMPLOYMENT BY INDUSTRY 1981



[1]Office of Management and Budget, *Standard Industrial Classification Manual*, 1972 Edition, pp. 277-293.

Ranking second to financial institutions is employment in insurance companies. The largest portion of these 16,600 insurance workers are employed as independent insurance agents and brokers - a group which comprises almost one-third of insurance industry employment. About 29 percent of these workers are employed by establishments which deal with fire, marine, and casualty insurance. Employment in life insurance and

FIGURE 2: FINANCE, INSURANCE, AND REAL ESTATE
EMPLOYMENT BY ACTIVITY
MAY 1981



title insurance companies are the next largest groups with 20 and 15 percent of insurance industry employment, respectively. Nearly all the remaining employees are engaged in accident and health insurance activities.

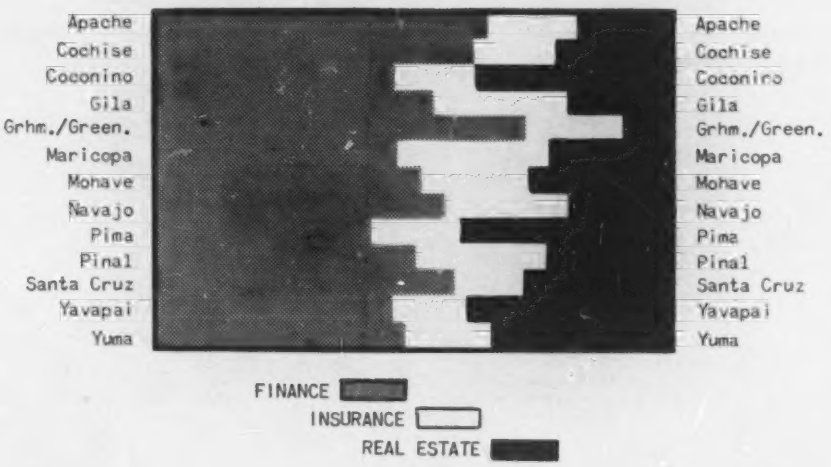
The real estate industry claimed employment of nearly 15,000 individuals in 1981. The majority (nearly 90 percent) is divided between firms operating and leasing real property (except developers) and those whose primary functions are selling, buying, renting, managing, and appraising real estate for others. Most of the balance of those working in real estate are employed by subdividers and developers. The reader is reminded that these data include only workers earning a wage or salary, and excludes the large number who are self-employed or commissioned salespersons.

Employment in finance, insurance, and real estate is concentrated in Maricopa County. Although it has 55 percent of Arizona's population, Maricopa County accounts for over 77 percent of the industry's employment. The tendency for localization of employment to the Phoenix metropolitan area is greatest in the insurance industry - evidenced by Maricopa County's 85 percent share of employment. Pima County is the only sector outside Phoenix to have more than its relative share of real estate employment when compared to that county's population.

The disproportion of employment is even more pronounced when the state's two metropolitan areas are combined. Although three-fourths of Arizona's residents live in Maricopa and Pima counties, more than 90 percent of the industry's employees work in these two counties. The centralization of employment is not surprising since both banks and insurance companies tend to locate their home and regional offices in metropolitan areas.

National banks claim the largest share of employment in the nonmetropolitan counties, followed by employment in real estate firms. As evidenced by the following table, Yavapai, Coconino, and Yuma counties have particularly large real estate sectors as compared to other rural counties. The relatively limited insurance industry employment in the state's nonmetropolitan counties is, for the most part, that of title insurance firms.

FIGURE 3: PERCENT DISTRIBUTION OF FINANCE, INSURANCE, AND REAL ESTATE EMPLOYMENT IN ARIZONA'S COUNTIES 1981



While population and economic conditions are primary determinants of industry employment, other factors can have major influence. As indicated in Figure 4, Pinal County ranks third in population yet represents less than one percent of the state's FIRE employment. The location of Pinal County between Arizona's two largest metropolitan areas suppresses industry employment growth as many administrative functions are more economically performed in Maricopa and Pima counties. On the other hand, the remoteness of Mohave and Yuma counties provides much of the impetus for comparatively high employment in these areas.

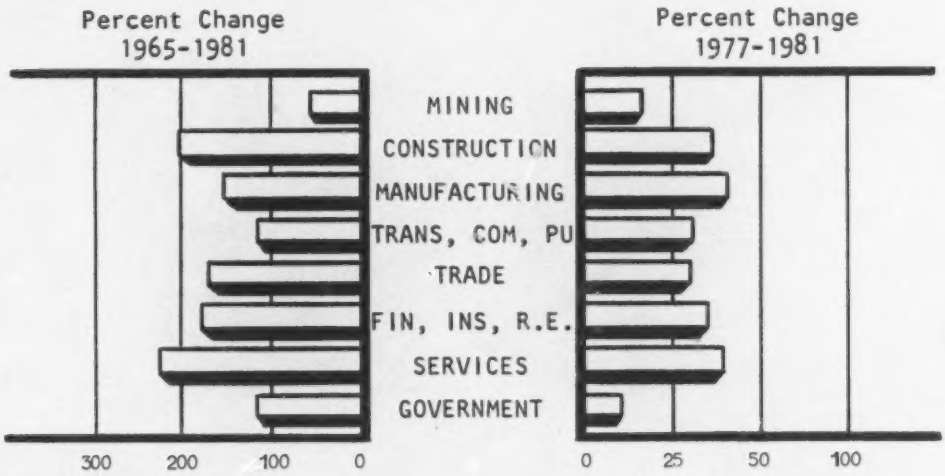
FIGURE 4: COUNTIES' SHARE OF STATE EMPLOYMENT IN FINANCE, INSURANCE AND REAL ESTATE 1981

	Employment 1981	Employment Share	Population Share
Apache	125	.2%	1.9%
Cochise	550	.9	3.2
Coconino	725	1.2	2.9
Gila	225	.4	1.3
Graham & Greenlee	175	.3	1.2
Maricopa	47,300	77.4	55.4
Mohave	650	1.0	2.0
Navajo	300	.5	2.5
Pima	8,800	14.4	19.7
Pinal	525	.8	3.3
Santa Cruz	250	.4	.8
Yavapai	725	1.2	2.5
Yuma	800	1.3	3.3
TOTAL	61,150	100.0%	100.0%

INDUSTRY TRENDS

Although moderating in recent years, employment in finance, insurance, and real estate has, over the past decade and a half, shown consistent and relatively rapid expansion. Ranking behind services and construction, FIRE employment growth was led by the real estate sector which has quadrupled its employment since 1965. Much of this growth occurred between 1970 and 1972 when the number of real estate workers nearly doubled. Periodically interrupting this growth trend, however, economic downturns take a particularly heavy toll on real estate employment. During the 1974-75 recession, for example, nearly all those laid off in FIRE were real estate employees.

FIGURE 5: EMPLOYMENT GROWTH IN ARIZONA'S INDUSTRIES



Employment in finance and insurance has also increased rapidly, with firms in both sectors more than doubling their work forces since 1965. Of the finance firms, employment in credit unions is the least stable as it fluctuates with the economy. Although the number of insurance carriers wavered slightly during the late sixties, and employment of agents and brokers dipped in 1981, the two groups combined have shown consistent growth over the past fifteen years.

Recently victimized by a depressed economy, a disconsolate construction industry, and unrelenting high interest rates, Arizona's FIRE employment will rebound with renewed economic activity - expanding nearly 13 percent through 1985. In general, FIRE employment is characterized by consistent and predictable growth as dictated by the needs of an expanding population and economy. Predicted to top 3.1 million by 1985, Arizona's population will increase 12 percent over its 1981 level. Although not duplicating expansion rates of the recent past, anticipated population increases bode well for the industry.

Although expected to gain the largest number of new FIRE employees, Maricopa County will be outpaced by the industry's growth in rural areas. Over the next five years, FIRE employment in the balance of state will grow nearly 20 percent - compared to about 11 percent in Maricopa and Pima counties.

Expected to have significant impact on the industry is recent legislation deregulating many banking and financial services. According to F. Lee Jacquette, Vice Chairman of Arizona Bank, "the finance industry is in a period of vast homogenization. Services traditionally offered by only banks are now being provided by brokerage houses and retail stores." By

FIGURE 6: ASSETS & DEPOSITS FOR ARIZONA BANKS
JUNE 1981

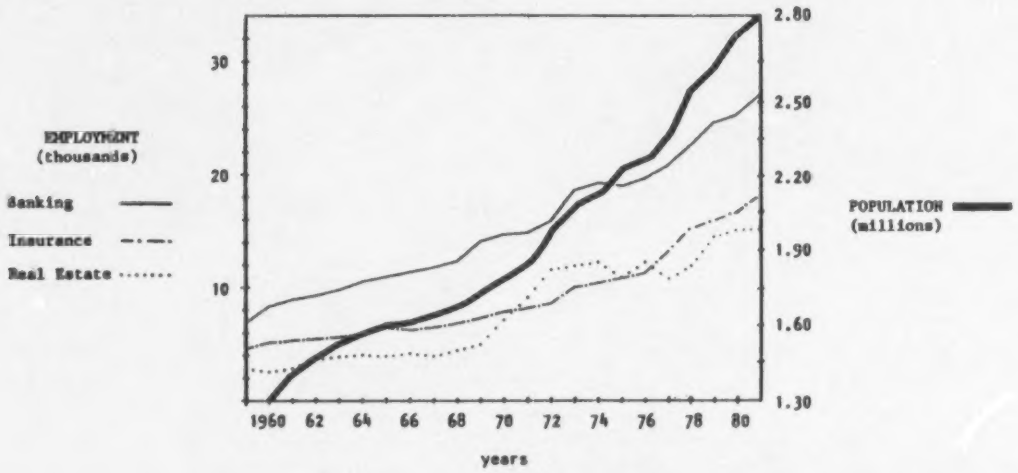
	Head Office Location	No. of Branch Offices	Total Assets (000's)	Total Deposits (000's)
Total State & National Banks		590	$14,135,050	$11,749,849
Total National Banks		367	9,782,235	8,104,528
Valley Natl. Bank of Arizona	Phoenix	211	5,944,337	4,952,891
First Interstate Bank of Arizona	Phoenix	152	2,821,857	3,137,118
First American Natl. Bank	Chandler	1	16,041	14,519
Total State Banks		223	4,352,815	3,645,321
Arizona Bank	Phoenix	92	2,164,308	1,793,791
United Bank of Arizona	Phoenix	31	738,764	635,342
Great Western Bank & Trust	Phoenix	34	520,398	446,771
Continental Bank	Phoenix	9	281,325	248,769
Century Bank	Phoenix	10	188,521	129,868
Thunderbird Bank	Phoenix	10	121,782	109,726
Union Bank	Tucson	4	97,626	78,543
The State Bank	Lake Havasu City	3	46,045	42,844
The Bank of Scottsdale	Scottsdale	1	37,560	28,823
Copper State Bank	Apache Junction	1	23,840	21,812
American Bank of Commerce	Phoenix	1	22,553	17,709
Mission Bank	Mesa		17,312	15,619
Citizens Union Bank	Tempe		16,956	13,623
The Bank of Northern Arizona	Flagstaff	1	13,707	11,210
Community Bank of Arizona	Wickenburg	1	13,665	12,163
Bank of Paradise Valley	Phoenix	1	12,383	7,831
The Stockman's Bank	Kingman		6,861	5,707
Central Arizona Bank	Chandler		6,635	5,003
Territorial Bank	Tucson		5,803	3,334
South-Western Bank	Tucson		5,308	5,006
The Bank of Prescott	Prescott		3,632	2,579

the same token, the deregulation of banking is opening up a wider range of services that have not been traditionally part of the industry. Legislation passed in 1982 will permit savings and loans to offer investment advice and sell stocks, bonds, and mutual funds. Charles W. Candland, Vice President and Employee Relations Director of Western Savings observes that "only during the last two or three years have savings and loans been allowed to offer checking and new credit-related services. By 1985, it will be difficult to relate savings and loans to what they were in 1975 because of the deregulation that is occurring."

Between 1978 and 1981, state and national banks opened more than 100 new branch offices in Arizona - most in the Phoenix metropolitan area. The trend in the future, according to Mr. Jacquette (Arizona Bank), will be "toward fewer full-service branches and more small branches with less

staff and heavy use of automatic tellers." Electronic equipment will enable banks to set up more branches in such places as store fronts and will ultimately enable consumers to do their banking at home.

FIGURE 7: ARIZONA EMPLOYMENT AND POPULATION GROWTH



Real estate employment growth in the years ahead will in no way duplicate that of the past 10 to 15 years. Slower growth will be compounded by the expansion of services provided by the finance sector as they usurp services once provided solely by real estate firms. The industry's employment growth rate in the years ahead, therefore, should not be interpreted as mirroring the level of real estate-related activity. In part, it will be reflecting the transfer of some traditionally-held responsibilities. Employment growth will stem primarily from increased demand for homes and rental units. Shifts in the age distribution of the population over the next decade will result in a larger number of young adults with careers and family responsibilities. This is the most geographically mobile group in our society and the one that makes the bulk of home purchases. A modest 8 percent employment increase can be expected for Arizona in the real estate industry between 1981 and 1985. With a predicted 12 percent increase, the "balance of state" area will outpace both Pima and Maricopa counties with 10 and 7 percent increases, respectively.

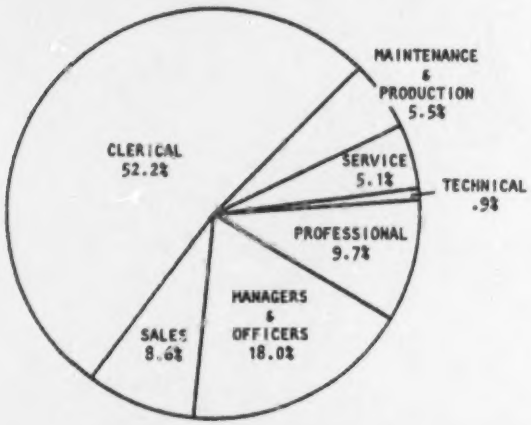
Not as vulnerable to the vagaries of the economy is employment in the insurance industry. Continued employment growth in the industry, although not matching the average 6 percent expansion since 1977, will increase with insurance sales volume. Volume of life and health insurance sales should increase rapidly over the next decade as more workers enter the 25-54 age group. Employment of agents and brokers may not keep pace with the rising level of insurance sales because more policies will be sold to groups and by mail. The trend to multiline agents, and the use of computers to take over routine clerical tasks, will further suppress the rate of employment growth.

OCCUPATIONAL INFORMATION

OCCUPATIONAL ANALYSIS

One of every two employees in the FIRE industries is a clerical worker. Banks and credit agencies are especially dominated by clericals, with 5,300 tellers accounting for the largest portion of their employment. Representing 69 percent of the workers in banks and credit agencies,

FIGURE 8: OCCUPATIONS IN THE FINANCE, INSURANCE, AND REAL ESTATE INDUSTRY MAY 1981



clerical workers also prevail in insurance and real estate (39 percent) and other financial services such as securities and investment offices (37 percent). Following tellers, which were reported by the banking industry only, are those clerical occupations common to many or all FIRE industries. Employment of secretaries (3,900), general clerks (3,500), supervisors (1,750), and stenographers (1,250) all contributed to the prominence of the clerical category.

Most frequently reported, however, and the occupation with the greatest employment is "managers and officers." This somewhat broad occupation, which is a primary occupational category in and of itself, includes corporate officers, office managers, sales managers and others concerned with policy making, planning, organizing, staffing, directing and/or supervising the activities of the company or establishment work force and support personnel. Also included are those who engage, to some degree, in the same activities as the workers they supervise. Managers and officers numbered nearly 11,000 in 1981 according to the survey.

The third largest occupational classification in FIRE is the professional category - constituting 10 percent of the industry's employment. Most numerous in this class are underwriters, accountants and auditors, credit analysts and electronic data processing (EDP) systems analysts.

FIGURE 9: OCCUPATIONS WITH THE GREATEST EMPLOYMENT IN FINANCE, INSURANCE, AND REAL ESTATE

	Employment 1981	Job Openings 1981-1985
Managers & Officers	10,968	2,908
Tellers	5,287	1,973
Secretaries	3,901	1,390
General Clerks	3,516	1,206
Sales Reps., Agts. & Associates, Insurance	2,055	485
Clerical Supervisors	1,752	448
Sales Reps., Agts. & Associates, Real Estate	1,681	539
Maintenance Repairers, General Utility	1,382	255
Stenographers	1,266	407
Typists	1,060	410
New-Accounts Tellers	960	407
Gardeners & Groundskeepers	934	271
Bookkeepers, Hand	807	253
Underwriters (Exc. Life Ins. Sales Agents)	791	227
Keypunch Operators	771	264
Collectors	721	209
Janitors, Porters & Cleaners	704	202
File Clerks	688	275
Loan Closers	662	238
Credit Clerks	649	230
Claims Adjusters	639	146
Accountants & Auditors	634	167
Credit Analysts	577	206
Guards & Doorkeepers	571	88
Claims Clerks	540	178
Raters	479	162
Claims Examiners	463	158
Food Service Workers (Exc. Cashiers)	459	134
Sales Reps., Agents & Associates, Securities	436	116
Systems Analysts, EDP	428	73
Maids	404	135
Receptionists	369	138
Computer Operators	362	84
Peripheral EDP Equipment Operators	350	127
Switchboard Operator-Receptionists	341	128

Regionally, there is variation in the industry's statewide staffing pattern. The Phoenix metropolitan area (Maricopa County) employs a somewhat larger share of professional workers; while in Tucson (Pima County), we find a greater share of sales workers. A relatively larger insurance industry component and a preponderance of EDP systems analysts in Maricopa County contributes to the large professional workers category. The prominence of Pima County's sales workers reflects that area's greater share of workers earning a wage or salary in the real estate industry.

Employment in each of the seven major occupational classes will continue to expand - although at different rates. Increasing their share of employment will be professional and technical personnel; managers and officers; and sales workers - primarily at the expense of clerical and service workers. More rapid growth of staff-support personnel, as opposed to front-line occupations, will contribute to this trend. Increased employment of accountants, lawyers and compliance officers to satisfy regulatory and reporting requirements is contributing to the expanding staff-support network. For all occupations in the FIRE industry, it is anticipated that nearly 20,000 job openings will transpire between 1981 and 1985 as a result of industry growth and workers who leave the labor force. Many additional openings will result from labor turnover as workers leave one job to take another.

Characterized by relatively high separation and turnover rates, clerical occupations will offer job seekers the most opportunities. Openings resulting from labor force separations and industry growth alone will provide nearly 3,000 annual job openings through 1985. Turnover, which is often the largest source of openings, will result in many more opportunities.

As the dominant occupation in the finance industry, tellers will increase their numbers approximately 500 annually through 1985. Although increased use of mechanical and electronic equipment may eliminate some duties and speed other work, total employment of tellers is not likely to be affected. The occupation is further benefited by less sensitivity to economic downturns - thereby providing a greater degree of employment stability.

On the industry's horizon are changes that will likely include banking by phone, and in retail stores and other areas outside the bank. Along with increased mechanization of banking activities, these changes will require some workers to have different skills than in the past to compliment those needed for customer-oriented services.

Ranking a somewhat distant second and third to tellers is the projected number of job openings for secretaries and general clerks. Current strong demand for secretaries will continue, especially for those with good typing and shorthand skills, word processing experience, organizational

ability and initiative. Affirmative action pressures, changing company policies and the role that women perceive themselves occupying in the business world have all contributed to the lack of an adequate supply of skilled secretaries. Especially valuable in the marketplace are secretaries with strong communication skills - both written and verbal.

Maintaining systematic and timely records of accounts and transactions is the primary responsibility of Arizona's estimated 3,500 general clerks in the FIRE industry. Because of the large size of this group of workers, many job opportunities will result as workers transfer to other occupations or leave the labor force. The number of general clerks, however, will not increase as rapidly as industry employment because of the increasing use of computers to process data more accurately, rapidly and economically.

OCCUPATIONAL STRUCTURE

The following thirteen tables provide employment estimates and projected employment and job openings for the counties and the state. Graham and Greenlee counties have been combined due to their close proximity, similar economies, and size. A table for La Paz County is not included as the survey was conducted prior to this county's creation.

When using the data, please note the following:

1) The data reflect full and part-time wage and salary employment only, and do not include self-employed or unpaid family workers.

2) Total job openings represent the number of openings due to growth of the industry and separations from the labor force. They do not account for labor turnover, i.e., openings created when a worker changes jobs, leaving the job to be filled by someone else. These vacancies are often the largest source of job openings.

3) The projection technique does not possess the degree of accuracy that may be implied by small employment and demand figures.

4) To eliminate the possible disclosure of confidential employer information, occupations have been added to the appropriate "all other" or residual category if: less than three firms reported a single occupation; one firm reported more than 50 percent of the occupational estimate; two firms combined reported more than 75 percent of the occupational estimate. In certain cases, releases have been obtained from large employers to waive the confidentiality criteria.

ESTIMATED EMPLOYMENT AND JOB OPENINGS
FINANCE, INSURANCE AND REAL ESTATE

STATEWIDE

	Estimated 1981 Employment	Percent of Total 1991 Employment	Projected 1985 Employment	Total Job Openings 1981-1985
TOTAL MANAGERS & OFFICERS	10,968	18.0	12,295	2,908
TOTAL PROFESSIONAL WORKERS	5,938	9.7	6,667	1,620
Engineers (Inc. Sales Engineers)	71	.1	78	12
Actuaries	19	.0	21	5
Financial Analysts	136	.2	153	32
All Other Natural & Math Scientists	8	.0	8	0
Economists	14	.0	16	4
Systems Analysts, EDP	428	.7	482	73
Purchasing Agents &/or Buyers	55	.1	61	13
Accountants & Auditors	634	1.0	706	167
Landscape Architects	3	.0	3	0
Budget Analysts	20	.0	22	5
Credit Analysts, Chief	100	.2	113	35
Credit Analysts	577	.9	657	206
Investigators, Insurance	62	.1	69	14
Lawyers	61	.1	68	14
Nurses, Professional	80	.1	87	22
Paralegal Personnel	6	.0	7	2
Personnel & Labor Relations Specialists	186	.3	209	45
Public Relations Practitioners	66	.1	74	18
Safety Inspectors	79	.1	88	20
Title Examiners &/or Abstractors	289	.5	329	103
Appraisers, Real Estate	185	.3	206	60
Broker's Floor Reps., Securities Traders/Specialists	299	.5	338	80
Special Agents, Insurance	240	.4	269	57
Claims Examiners	177	.3	198	40
Underwriters (Exc. Life Ins. Sales Agents)	791	1.3	878	227
All Other Professional Workers	1,352	2.2	1,527	366
TOTAL TECHNICAL WORKERS	551	.9	615	113
Computer Operators	269	.4	303	48
Engineering Technicians	35	.1	38	6
Drafters	8	.0	9	2
All Other Engineering Technicians	3	.0	3	0
Licensed Practical Nurses	52	.1	55	16
All Other Technical Workers	184	.3	206	41
TOTAL SERVICE WORKERS	3,086	5.1	3,398	831
Janitors, Porters & Cleaners	86	.1	100	30
Maids	404	.7	441	135
All Other Janitors, Porters & Cleaners	618	1.0	678	172
Guards & Doorkeepers	571	.9	626	88
Food Service Workers (Exc. Cashiers)	459	.8	510	134
Supervisors, Nonworking-Service	148	.2	166	35
Lifeguards	18	.0	20	5
All Other Service Workers	782	1.3	857	232
TOTAL MAINTENANCE & PRODUCTION WORKERS	3,365	5.5	3,685	746
Mechanics, Automotive	9	.0	10	2
Mechanics, Maintenance	22	.0	25	5
All Other Mechanics & Repairers	33	.1	37	7
Truck Drivers	8	.0	9	2
Carpenters	69	.1	76	16
Delivery & Route Workers	15	.0	16	2
Electricians	4	.0	4	0
Supervisors, Nonworking	172	.3	190	37
Maintenance Repairers, General Utility	1,382	2.3	1,510	255
Trades Helpers	60	.1	66	13
Painters, Maintenance	116	.2	126	25
Press Operators &/or Plate Printers	6	.0	7	1
Gardeners & Groundskeepers	934	1.5	1,023	271

ESTIMATED EMPLOYMENT AND JOB OPENINGS
FINANCE, INSURANCE AND REAL ESTATE

STATEWIDE (CONTD.)

	Estimated 1981 Employment	Percent of Total 1981 Employment	Projected 1985 Employment	Total Job Openings 1981-1985
Chauffeurs	18	.0	20	5
All Other Skilled Craft Workers	116	.2	127	21
All Other Operatives & Semiskilled Workers	104	.2	115	23
All Other Laborers & Unskilled Workers	297	.5	324	61
TOTAL CLERICAL WORKERS	31,876	52.2	36,015	10,924
Bookkeeping &/or Billing Machine Operators	87	.1	97	26
Computer Operators	362	.6	406	84
Keypunch Operators	771	1.3	866	264
Peripheral EDP Equipment Operators	350	.6	393	127
Proof Machine Operators	233	.4	264	75
Duplicating Machine Operators	59	.1	66	21
Coin Machine Operators &/or Currency Sorters	9	.0	10	4
All Other Office Machine Operators	228	.4	257	95
Stenographers	173	.3	194	58
Accounting Clerks	1,266	2.1	1,422	407
Actuarial Clerks	11	.0	12	3
Bookkeepers, Hand	807	1.3	900	253
Brokerage Clerks	75	.1	85	26
Cancellation Clerks	16	.0	18	5
Adjustment Clerks	239	.4	270	83
Cashiers	134	.2	150	44
Checking Clerks, Bank Records	108	.2	122	38
Claims Adjusters	639	1.0	715	146
Claims Clerks	540	.9	601	178
Collectors	721	1.2	821	209
Correspondence Clerks	63	.1	71	22
Credit Reporters	48	.1	54	16
File Clerks	688	1.1	772	275
Insurance Clerks	89	.1	101	31
General Clerks	3,516	5.8	3,956	1,206
Securities Cashiers, Exchange	41	.1	46	14
Mail Clerks	276	.5	311	83
Margin Clerks	22	.0	25	8
Messengers, Bank	46	.1	52	12
New-Accounts Tellers	960	1.6	1,099	407
Order Clerks	58	.1	65	19
Payroll &/or Timekeeping Clerks	101	.2	113	30
Personnel Clerks	97	.2	109	39
Policy-Change Clerks	209	.3	233	69
Procurement Clerks	24	.0	27	6
Purchase, Sales &/or Securities Orders Clerks	16	.0	18	5
Raters	479	.8	537	162
Real Estate Clerks	140	.2	153	43
Receptionists	369	.6	410	138
Safe-Deposit Clerks	50	.1	57	18
Secretaries	3,901	6.4	4,388	1,390
Statement Clerks	116	.2	134	43
Statistical Clerks	37	.1	42	13
Switchboard Operators	108	.2	122	43
Switchboard Operators-Receptionists	341	.6	379	128
Messengers	196	.3	222	51
Tellers	5,287	8.7	6,072	1,973
Title Searchers	169	.3	194	62
Transfer Clerks	11	.0	12	3
Transit Clerks	22	.0	25	7
Typists	1,060	1.7	1,193	410
Worksheet Clerks	144	.2	163	50
Clerical Supervisors	1,752	2.9	1,984	448
Insurance Checkers	235	.4	262	53
Credit Clerks	649	1.1	737	230
Mortgage Closing Clerks	145	.2	165	52
Claims Examiners	463	.8	520	158

ESTIMATED EMPLOYMENT AND JOB OPENINGS
FINANCE, INSURANCE AND REAL ESTATE

STATEWIDE (CONTD.)

	Estimated 1981 Employment	Percent of Total 1981 Employment	Projected 1985 Employment	Total Job Openings 1981-1985
Sorting Clerks, Banks	88	.1	100	31
Loan Closers	662	1.1	755	238
All Other Office Clerical Workers	2,140	3.5	2,413	740
Production Clerks &/or Coordinators	31	.1	34	6
Shipping &/or Receiving Clerks	84	.1	93	17
Stock Clerks	82	.1	92	19
All Other Plant Clerical Workers	33	.1	36	10
TOTAL SALES WORKERS	5,236	8.6	5,822	1,428
Business Brokers	35	.1	38	10
Real Estate Brokers	213	.3	233	66
Sales Reps., Agents & Associates, Financial Services	314	.5	354	93
Sales Reps., Agents & Associates, Real Estate	1,681	2.8	1,858	539
Sales Reps., Agents & Associates, Securities	436	.7	492	116
Sales Reps., Agents & Associates, Insurance	2,055	3.4	2,297	485
Broker-&-Market Operators, Commodities	27	.0	30	7
All Other Sales Reps., Agents & Associates	472	.8	517	122
All Other Sales Workers	3	.0	3	0
TOTAL ALL OCCUPATIONS	61,020	100.0	68,497	18,570

Confidential data for certain occupations have been added to "All" or "All Other" categories or collapsed into major occupational classes as follows:

PROFESSIONAL WORKERS

All Other Natural & Math Scientists
Statisticians
Physical Scientists

All Other Professional Workers
Market Research Analysts
Appraisers (Exc. Art & Real Estate)
Architects (Exc. Landscape Architects)
Hospital Insurance Representatives
Law Clerks
Physicians &/or Surgeons
Building Inspectors, Fire Insurance

TECHNICAL WORKERS

All Other Technical Workers
Mathematical Technicians
Technical Assistants, Library

MAINTENANCE & PRODUCTION WORKERS

All Other Mechanics & Repairers
Mechanics, Refrigeration/Air Conditioning

All Other Skilled Craft Workers
Compositors &/or Typesetters
Plumbers &/or Pipefitters
Stationary Engineers

All Other Operatives & Semiskilled Workers
Inspectors

CLERICAL WORKERS

All Other Office Machine Operators
Addressing Machine Operators
Inserting &/or Labeling Machine Operators

All Other Office Clerical Workers
Dividend Clerks
Trade Recorders

ESTIMATED EMPLOYMENT AND JOB OPENINGS
FINANCE, INSURANCE AND REAL ESTATE

APACHE COUNTY

	Estimated 1981 Employment	Projected 1985 Employment	Job Openings Due to Growth 1981-1985	Job Openings Due to Separations 1981-1985	Total Job Openings 1981-1985
TOTAL MANAGERS & OFFICERS	33	39	6	5	11
TOTAL PROFESSIONAL WORKERS	4	4	0	0	0
TOTAL SERVICE WORKERS	8	9	1	1	2
TOTAL MAINTENANCE & PRODUCTION WORKERS	1	1	0	0	0
TOTAL CLERICAL WORKERS	73	86	13	16	29
General Clerks	5	6	1	1	2
New-Accounts Tellers	5	6	1	1	2
Secretaries	15	18	3	4	7
Tellers	30	36	6	7	13
Clerical Supervisors	6	7	1	1	2
All Other Office Clerical Workers	12	13	1	2	3
TOTAL SALES WORKERS	1	1	0	0	0
TOTAL ALL OCCUPATIONS	120	140	20	22	42

Confidential data for certain occupations have been added to "All" or "All Other" categories or collapsed into major occupational classes as follows:

SERVICE WORKERS

Janitors, Porters & Cleaners

CLERICAL WORKERS

All Other Office Clerical Workers
Collectors

CLERICAL WORKERS (CONTD.)

Raters
Real Estate Clerks
Receptionists
Typists
Credit Clerks
Loan Closers

ESTIMATED EMPLOYMENT AND JOB OPENINGS
FINANCE, INSURANCE AND REAL ESTATE

COCHISE COUNTY

	Estimated 1981 Employment	Projected 1985 Employment	Job Openings Due to Growth 1981-1985	Job Openings Due to Separations 1981-1985	Total Job Openings 1981-1985
TOTAL MANAGERS & OFFICERS	115	135	20	17	37
TOTAL PROFESSIONAL WORKERS	27	31	4	4	8
TOTAL SERVICE WORKERS	10	11	1	2	3
All Janitors, Porters & Cleaners	10	11	1	2	3
TOTAL MAINTENANCE & PRODUCTION WORKERS	40	45	5	6	11
All Mechanics & Repairers	1	1	0	0	0
Maintenance Repairers, General Utility	7	8	1	1	2
Gardeners & Groundskeepers	8	9	1	2	3
All Helpers, Skilled Trades	1	1	0	0	0
All Other Skilled Craft Workers	2	2	0	0	0
All Other Operatives & Semiskilled Workers	6	7	1	1	2
All Other Laborers & Unskilled Workers	15	17	2	2	4
TOTAL CLERICAL WORKERS	306	363	57	65	122
All Office Machine Operators	2	2	0	0	0
Bookkeepers, Hand	4	5	1	1	2
Collectors	14	17	3	2	5
General Clerks	38	45	7	8	15
Receptionists	3	4	1	1	2
Secretaries	44	51	7	10	17
Tellers	134	161	27	30	57
Typists	5	6	1	1	2
Clerical Supervisors	12	14	2	2	4
Mortgage Closing Clerks	3	4	1	1	2
Loan Closers	10	12	2	2	4
All Other Office Clerical Workers	37	42	5	7	12
TOTAL SALES WORKERS	43	48	5	7	12
Sales Reps., Agents & Associates, Real Estate	24	27	3	5	8
Sales Reps., Agents & Associates, Insurance	15	17	2	2	4
All Other Sales Workers	4	4	0	0	0
TOTAL ALL OCCUPATIONS	541	633	92	101	193

Confidential data for certain occupations have been added to "All" or "All Other" categories or collapsed into major occupational classes as follows:

PROFESSIONAL WORKERS

Accountants & Auditors
Credit Analysts, Chief
Credit Analysts
Title Examiners &/or Abstractors
Special Agents, Insurance

SERVICE WORKERS

All Janitors, Porters & Cleaners
Maids

CLERICAL WORKERS

All Other Office Clerical Workers
Accounting Clerks
Cashiers
Claims Clerks
File Clerks
New-Accounts Tellers
Payroll &/or Timekeeping Clerks
Raters
Real Estate Clerks
Statement Clerks
Switchboard Operators
Title Searchers
Insurance Checkers
Credit Clerks

ESTIMATED EMPLOYMENT AND JOB OPENINGS
FINANCE, INSURANCE AND REAL ESTATE

COCONINO COUNTY

	Estimated 1981 Employment	Projected 1985 Employment	Job Openings Due to Growth 1981-1985	Job Openings Due to Separations 1981-1985	Total Job Openings 1981-1985
TOTAL MANAGERS & OFFICERS	143	191	48	22	70
TOTAL PROFESSIONAL WORKERS	27	36	9	4	13
TOTAL SERVICE WORKERS	63	90	27	11	38
All Janitors, Porters & Cleaners	23	32	9	5	14
Maids	5	7	2	1	3
All Other Service Workers	35	51	16	5	21
TOTAL MAINTENANCE & PRODUCTION WORKERS	36	52	16	5	21
All Skilled Craft Workers	20	29	9	2	11
All Laborers & Unskilled Workers	16	23	7	3	10
TOTAL CLERICAL WORKERS	316	407	91	70	161
All Office Machine Operators	1	1	0	0	0
Accounting Clerks	5	7	2	1	3
Bookkeepers Hand	11	15	4	2	6
General Clerks	40	51	11	9	20
New-Accounts Tellers	24	30	6	7	13
Secretaries	53	71	18	13	31
Tellers	114	143	29	26	55
Title Searchers	11	15	4	3	7
Typists	5	7	2	1	3
Clerical Supervisors	15	19	4	2	6
Credit Clerks	7	9	2	2	4
Loan Closers	11	14	3	2	5
All Other Office Clerical Workers	19	25	6	2	8
TOTAL SALES WORKERS	61	87	26	12	38
Sales Reps., Agents & Associates, Real Estate	49	71	22	11	33
Sales Reps., Agents & Associates, Insurance	11	15	4	1	5
All Other Sales Workers	1	1	0	0	0
TOTAL ALL OCCUPATIONS	646	863	217	124	341

Confidential data for certain occupations have been added to "All" or "All Other" categories or collapsed into major occupational classes as follows:

PROFESSIONAL WORKERS

Accountants & Auditors
Credit Analysts
Title Examiners &/or Abstractors
Special Agents, Insurance
Claims Examiners
Underwriters (Exc. Life Ins. Sales Agents)

SERVICE WORKERS

All Other Service Workers
Guards & Doorkeepers
Food Service Workers (Exc. Cashiers)
Supervisors, Nonworking-Service

MAINTENANCE & PRODUCTION WORKERS

All Skilled Craft Workers
Supervisors, Nonworking
Maintenance Repairers, General Utility

All Laborers & Unskilled Workers
Gardeners & Groundskeepers

CLERICAL WORKERS

All Other Office Clerical Workers
Claims Adjusters
Claims Clerks
Collectors
Policy-Change Clerks
Real Estate Clerks
Receptionists
Switchboard Operators
Messengers

ESTIMATED EMPLOYMENT AND JOB OPENINGS
FINANCE, INSURANCE AND REAL ESTATE

GILA COUNTY

	Estimated 1981 Employment	Projected 1985 Employment	Job Openings Due to Growth 1981-1985	Job Openings Due to Separations 1981-1985	Total Job Openings 1981-1985*
TOTAL MANAGERS & OFFICERS	53	63	10	8	18
TOTAL PROFESSIONAL WORKERS	24	27	3	2	5
TOTAL SERVICE WORKERS	3	3	0	0	0
TOTAL MAINTENANCE & PRODUCTION WORKERS	15	17	2	1	3
Maintenance Repairers, General Utility	7	8	1	1	2
All Skilled Craft Workers	1	1	0	0	0
All Operatives & Semiskilled Workers	5	6	1	0	1
All Laborers & Unskilled Workers	2	2	0	0	0
TOTAL CLERICAL WORKERS	126	147	21	25	46
All Office Machine Operators	1	1	0	0	0
Accounting Clerks	4	4	0	1	1
Bookkeepers, Hand	3	3	0	1	1
General Clerks	15	18	3	3	6
New-Accounts Tellers	10	12	2	3	5
Secretaries	18	21	3	4	7
Tellers	46	56	10	10	20
Clerical Supervisors	3	4	1	0	1
All Other Office Clerical Workers	26	28	2	3	5
TOTAL SALES WORKERS	8	9	1	1	2
Sales Reps., Agents & Associates, Real Estate	5	6	1	1	2
All Other Sales Workers	3	3	0	0	0
TOTAL ALL OCCUPATIONS	229	266	37	37	74

Confidential data for certain occupations have been added to "All" or "All Other" categories or collapsed into major occupational classes as follows:

PROFESSIONAL WORKERS

Accountants & Auditors
Credit Analysts
Special Agents, Insurance
Claims Examiners

MAINTENANCE & PRODUCTION WORKERS

All Operatives & Semiskilled Workers
Delivery & Route Workers

CLERICAL WORKERS

All Other Office Clerical Workers
Claims Adjusters
Claims Clerks
Collectors
Policy-Change Clerks
Real Estate Clerks
Receptionists
Title Searchers
Typists
Insurance Checkers
Credit Clerks
Loan Closers

ESTIMATED EMPLOYMENT AND JOB OPENINGS
FINANCE, INSURANCE AND REAL ESTATE

GRAHAM AND GREENLEE COUNTIES

	Estimated 1981 Employment	Projected 1985 Employment	Job Openings Due to Growth 1981-1985	Job Openings Due to Separations 1981-1985	Total Job Openings 1981-1985
TOTAL MANAGERS & OFFICERS	37	44	7	6	13
TOTAL PROFESSIONAL WORKERS	10	10	0	1	1
TOTAL SERVICE WORKERS	4	5	1	1	2
TOTAL CLERICAL WORKERS	98	117	19	18	37
Collectors	7	8	1	1	2
General Clerks	15	18	3	3	6
Secretaries	11	13	2	2	4
Tellers	48	59	11	11	22
Loan Closers	4	5	1	1	2
All Other Office Clerical Workers	13	14	1	0	1
TOTAL SALES WORKERS	2	2	0	0	0
TOTAL ALL OCCUPATIONS	151	178	27	26	53

Confidential data for certain occupations have been added to "All" or "All Other" categories or collapsed into major occupational classes as follows:

PROFESSIONAL WORKERS

All Other Professional Workers
- Accountants & Auditors
- Credit Analysts
- Title Examiners &/or Abstractors
- Special Agents, Insurance

SERVICE WORKERS

Janitors, Porters & Cleaners

CLERICAL WORKERS

All Other Office Clerical Workers
- Accounting Clerks
- Bookkeepers, Hand
- Claims Adjusters
- New-Accounts Tellers
- Receptionists
- Title Searchers
- Typists
- Clerical Supervisors
- Credit Clerks

ESTIMATED EMPLOYMENT AND JOB OPENINGS
FINANCE, INSURANCE AND REAL ESTATE

MARICOPA COUNTY

	Estimated 1981 Employment	Projected 1985 Employment	Job Openings Due to Growth 1981-1985	Job Openings Due to Separations 1981-1985	Total Job Openings 1981-1985
TOTAL MANAGERS & OFFICERS	8,170	9,079	909	1,175	2,084
TOTAL PROFESSIONAL WORKERS	5,053	5,652	599	744	1,343
Engineers (Inc. Sales Engineers)	66	73	7	5	12
Actuaries	19	21	2	3	5
Financial Analysts	123	139	16	13	29
All Other Natural & Math Scientists	5	5	0	0	0
Economists	14	16	2	2	4
Systems Analysts, EDP	426	480	54	19	73
Purchasing Agents &/or Buyers	48	53	5	6	11
Accountants & Auditors	546	606	60	82	142
Landscape Architects	3	3	0	0	0
Budget Analysts	20	22	2	3	5
Credit Analysts, Chief	95	107	12	21	33
Credit Analysts	487	551	64	106	170
Investigators, Insurance	60	67	7	7	14
Lawyers	59	66	7	6	13
Nurses, Professional	80	87	7	15	22
Paralegal Personnel	6	7	1	1	2
Personnel & Labor Relations Specialists	177	198	21	21	42
Public Relations Practitioners	56	63	7	9	16
Safety Inspectors	79	88	9	11	20
Title Examiners &/or Abstractors	194	219	25	42	67
Appraisers, Real Estate	104	116	12	22	34
Broker's Floor Reps., Securities Traders/ Specialists	255	288	33	35	68
Special Agents, Insurance	223	249	26	26	52
Claims Examiners	139	155	16	15	31
Underwriters (Exc. Life Ins. Sales Agents)	698	774	76	123	199
All Other Professional Workers	1,071	1,199	128	151	279
TOTAL TECHNICAL WORKERS	531	592	61	46	107
Computer Programmers	259	292	33	13	46
Engineering Technicians	34	37	3	3	6
Drafters	5	5	0	0	0
All Other Engineering Technicians	3	3	0	0	0
Licensed Practical Nurses	52	56	4	12	16
All Other Technical Workers	178	199	21	18	39
TOTAL SERVICE WORKERS	2,449	2,671	222	413	635
Janitors, Porters & Cleaners	34	38	4	6	10
Maids	326	353	27	79	106
All Other Janitors, Porters & Cleaners	404	438	34	73	107
Guards & Doorkeepers	479	521	42	28	70
Food Service Workers (Exc. Cashiers)	367	399	32	66	98
Supervisors, Nonworking-Service	83	93	10	9	19
All Other Service Workers	756	829	73	152	225
TOTAL MAINTENANCE & PRODUCTION WORKERS	2,464	2,674	210	305	515
Mechanics, Automotive	5	6	1	0	1
Mechanics, Maintenance	20	22	2	2	4
All Other Mechanics & Repairers	26	29	3	2	5
Carpenters	47	51	4	6	10
Delivery & Route Workers	10	11	1	1	2
Electricians	4	4	0	0	0
Supervisors, Nonworking	127	138	11	14	25
Maintenance Repairers	1,025	1,111	86	94	180
Trades Helpers	39	42	3	4	7
Painters, Maintenance	101	109	8	13	21
Press Operators &/or Plate Printers	6	7	1	0	1
Gardeners & Groundskeepers	647	700	53	125	178
Chauffeurs	18	20	2	3	5

ESTIMATED EMPLOYMENT AND JOB OPENINGS
FINANCE, INSURANCE AND REAL ESTATE

MARICOPA COUNTY (CONTD.)

	Estimated 1981 Employment	Projected 1985 Employment	Job Openings Due to Growth 1981-1985	Job Openings Due to Separations 1981-1985	Total Job Openings 1981-1985
All Other Skilled Craft Workers	91	99	8	8	16
All Other Operatives & Semiskilled Workers	68	75	7	7	14
All Other Laborers & Unskilled Workers	230	250	20	26	46
TOTAL CLERICAL WORKERS	25,131	28,210	3,079	5,308	8,387
Bookkeeping &/or Billing Machine Operators	48	54	6	9	15
Computer Operators	335	375	40	37	77
Keypunch Operators	731	821	90	160	250
Peripheral EDP Equipment Operators	332	373	41	79	120
Proof Machine Operators	227	257	30	43	73
Duplicating Machine Operators	59	66	7	14	21
Coin Machine Operators &/or Currency Sorters	8	9	1	2	3
All Other Office Machine Operators	221	249	28	64	92
Stenographers	155	173	18	33	51
Accounting Clerks	1,086	1,218	132	215	347
Actuarial Clerks	11	12	1	2	3
Bookkeepers, Hand	590	652	62	117	179
Brokerage Clerks	70	79	9	15	24
Cancellation Clerks	16	18	2	3	5
Adjustment Clerks	232	262	30	51	81
Cashiers	124	139	15	26	41
Checking Clerks, Bank Records	104	118	14	23	37
Claims Adjusters	588	657	69	64	133
Claims Clerks	518	577	59	113	172
Collectors	582	658	76	88	164
Correspondence Clerks	63	71	8	14	22
Credit Reporters	47	53	6	10	16
File Clerks	620	696	76	172	248
Insurance Clerks	77	87	10	17	27
General Clerks	2,722	3,041	319	592	911
Securities Cashiers, Exchange	36	41	5	8	13
Mail Clerks	256	289	33	45	78
Margin Clerks	17	19	2	4	6
Messengers, Bank	10	11	1	1	2
New-Accounts Tellers	663	750	87	185	272
Order Clerks	55	62	7	12	19
Payroll &/or Timekeeping Clerks	92	103	11	17	28
Personnel Clerks	88	99	11	24	35
Policy-Change Clerks	185	206	21	40	61
Procurement Clerks	19	21	2	2	4
Purchase, Sales &/or Securities Clerks	16	18	2	3	5
Raters	426	478	52	93	145
Real Estate Clerks	95	103	8	20	28
Receptionists	281	310	29	74	103
Safe-Deposit Clerks	23	26	3	5	8
Secretaries	2,820	3,144	324	651	975
Statement Clerks	85	96	11	19	30
Statistical Clerks	33	37	4	7	11
Switchboard Operators	83	93	10	22	32
Switchboard Operators-Receptionists	255	283	28	67	95
Messengers	167	188	21	21	42
Tellers	3,162	3,576	414	708	1,122
Title Searchers	89	100	11	19	30
Transfer Clerks	11	12	1	2	3
Transit Clerks	22	25	3	4	7
Typists	925	1,038	113	241	354
Worksheet Clerks	142	161	19	31	50
Clerical Supervisors	1,413	1,592	179	174	353
Insurance Checkers	219	245	26	24	50
Credit Clerks	520	588	68	113	181
Mortgage Closing Clerks	97	110	13	21	34
Claims Examiners	440	495	55	96	151

ESTIMATED EMPLOYMENT AND JOB OPENINGS
FINANCE, INSURANCE AND REAL ESTATE

MARICOPA COUNTY (CONTD.)

	Estimated 1981 Employment	Projected 1985 Employment	Job Openings Due to Growth 1981-1985	Job Openings Due to Separations 1981-1985	Total Job Openings 1981-1985
Sorting Clerks, Bank	85	96	11	19	30
Loan Closers	497	562	65	108	173
All Other Office Clerical Workers	2,031	2,289	258	443	701
Production Clerks &/or Coordinators	24	26	2	3	5
Shipping &/or Receiving Clerks	73	81	8	7	15
Stock Clerks	77	86	9	9	18
All Other Plant Clerical Workers	33	36	3	3	6
TOTAL SALES WORKERS	3,624	4,008	384	546	930
Business Brokers	21	23	2	2	4
Real Estate Brokers	114	123	9	24	33
Sales Reps., Agents & Associates, Financial Services	296	334	38	41	79
Sales Reps., Agents & Associates, Real Estate	822	889	67	176	243
Sales Reps., Agents & Associates, Securities	354	400	46	49	95
Sales Reps., Agents & Associates, Insurance	1,648	1,836	188	195	383
Broker-&-Market Operators, Commodities	24	27	3	3	6
All Other Sales Reps., Agents & Associates	342	373	31	56	87
All Other Sales Workers	3	3	0	0	0
TOTAL ALL OCCUPATIONS	47,422	52,886	5,464	8,537	14,001

Confidential data for certain occupations have been added to "All" or "All Other" categories or collapsed into major occupational classes as follows:

PROFESSIONAL WORKERS

All Other Natural & Math Scientists
Statisticians

All Other Professional Workers
Market Research Analysts
Appraisers (Exc. Art & Real Estate)
Architects (Exc. Landscape Architects)
Hospital Insurance Representatives
Law Clerks
Physicians &/or Surgeons
Building Inspectors, Fire Insurance

TECHNICAL WORKERS

All Other Technical Workers
Mathematical Technicians
Technical Assistants, Library

SERVICE WORKERS

All Other Service Workers
Lifeguards

MAINTENANCE & PRODUCTION WORKERS

All Other Mechanics & Repairers
Mechanics, Refrigeration/Air Conditioning

All Other Skilled Craft Workers
Compositors &/or Typesetters
Plumbers &/or Pipefitters
Stationary Engineers

All Other Operatives & Semiskilled Workers
Truck Drivers
Inspectors

CLERICAL WORKERS

All Other Office Machine Operators
Addressing Machine Operators
Inserting &/or Labeling Machine Operators

All Other Office Clerical Workers
Dividend Clerks
Trade Recorders

ESTIMATED EMPLOYMENT AND JOB OPENINGS
FINANCE, INSURANCE AND REAL ESTATE

MOHAVE COUNTY

	Estimated 1981 Employment	Projected 1985 Employment	Job Openings Due to Growth 1981-1985	Job Openings Due to Separations 1981-1985	Total Job Openings 1981-1985
TOTAL MANAGERS & OFFICERS	130	161	31	19	50
TOTAL PROFESSIONAL WORKERS	45	55	10	6	16
Title Examiners &/or Abstractors	9	11	2	2	4
All Other Professional Workers	36	44	8	4	12
TOTAL SERVICE WORKERS	3	4	1	1	2
All Janitors, Porters & Cleaners	3	4	1	1	2
TOTAL MAINTENANCE & PRODUCTION WORKERS	28	33	5	3	8
Maintenance Repairers, General Utility	13	15	2	1	3
All Operatives & Semiskilled Workers	9	11	2	1	3
All Laborers & Unskilled Workers	6	7	1	1	2
TOTAL CLERICAL WORKERS	356	447	91	78	169
All Office Machine Operators	7	10	3	0	3
Accounting Clerks	5	6	1	1	2
Bookkeepers, Hand	13	16	3	3	6
General Clerks	39	47	8	9	17
New-Accounts Tellers	18	23	5	5	10
Receptionists	8	10	2	2	4
Secretaries	63	78	15	15	30
Switchboard Operators-Receptionists	3	4	1	1	2
Tellers	105	135	30	24	54
Typists	6	7	1	2	3
Clerical Supervisors	23	29	6	3	9
Loan Closers	5	6	1	1	2
All Other Office Clerical Workers	61	76	15	12	27
TOTAL SALES WORKERS	93	109	16	18	34
Real Estate Brokers	8	9	1	2	3
Sales Reps., Agents & Associates, Real Estate	60	71	11	13	24
Sales Reps., Agents & Associates, Insurance	24	28	4	3	7
All Other Sales Reps., Agents & Associates	1	1	0	0	0
TOTAL ALL OCCUPATIONS	655	809	154	125	279

Confidential data for certain occupations have been added to "All" or "All Other" categories or collapsed into major occupational classes as follows:

PROFESSIONAL WORKERS

All Other Professional Workers
- Accountants & Auditors
- Credit Analysts
- Public Relations Practitioners
- Appraisers, Real Estate
- Underwriters (Exc. Life Ins. Sales Agents)

MAINTENANCE & PRODUCTION WORKERS

All Laborers & Unskilled Workers
- Gardeners & Groundskeepers

CLERICAL WORKERS

All Other Office Clerical Workers
- Claims Adjusters
- Claims Clerks
- Collectors
- File Clerks
- Policy-Change Clerks
- Raters
- Real Estate Clerks
- Statement Clerks
- Switchboard Operators
- Messengers
- Title Searchers
- Credit Clerks
- Mortgage Closing Clerks

ESTIMATED EMPLOYMENT AND JOB OPENINGS
FINANCE, INSURANCE AND REAL ESTATE

NAVAJO COUNTY

	Estimated 1981 Employment	Projected 1985 Employment	Job Openings Due to Growth 1981-1985	Job Openings Due to Separations 1981-1985	Total Job Openings 1981-1985
TOTAL MANAGERS & OFFICERS	59	70	11	9	20
TOTAL PROFESSIONAL WORKERS	16	19	3	3	6
TOTAL SERVICE WORKERS	17	20	3	3	6
All Janitors, Porters & Cleaners	11	13	2	2	4
All Other Service Workers	6	7	1	1	2
TOTAL MAINTENANCE & PRODUCTION WORKERS	8	9	1	1	2
TOTAL CLERICAL WORKERS	169	203	34	38	72
Accounting Clerks	3	4	1	1	2
Bookkeepers, Hand	7	8	1	1	2
General Clerks	15	18	3	3	6
New-Accounts Tellers	11	13	2	3	5
Secretaries	36	43	7	8	15
Switchboard Operators-Receptionists	3	4	1	1	2
Tellers	61	74	13	14	27
Clerical Supervisors	7	8	1	1	2
All Other Office Clerical Workers	26	31	5	6	11
TOTAL SALES WORKERS	23	25	2	4	6
Real Estate Brokers	4	4	0	1	1
Sales Reps., Agents & Associates, Real Estate	16	18	2	3	5
All Other Sales Reps., Agents & Associates	3	3	0	0	0
TOTAL ALL OCCUPATIONS	292	346	54	58	112

Confidential data for certain occupations have been added to "All" or "All Other" categories or collapsed into major occupational classes as follows:

PROFESSIONAL WORKERS

Accountants & Auditors
Credit Analysts
Title Examiners &/or Abstractors
Underwriters (Exc. Life Ins. Sales Agents)

SERVICE WORKERS

All Other Service Workers
Lifeguards

MAINTENANCE & PRODUCTION WORKERS

Maintenance Repairers, General Utility

CLERICAL WORKERS

All Other Office Clerical Workers
Collectors
File Clerks
Receptionists
Switchboard Operators
Title Searchers
Credit Clerks
Loan Closers

ESTIMATED EMPLOYMENT AND JOB OPENINGS
FINANCE, INSURANCE AND REAL ESTATE

PIMA COUNTY

	Estimated 1981 Employment	Projected 1985 Employment	Job Openings Due to Growth 1981-1985	Job Openings Due to Separations 1981-1985	Total Job Openings 1981-1985
TOTAL MANAGERS & OFFICERS	1,711	1,896	185	246	431
TOTAL PROFESSIONAL WORKERS	577	641	64	92	156
Engineers	5	5	0	0	0
Financial Analysts	13	15	2	1	3
All Other Natural & Math Scientists	3	3	0	0	0
Purchasing Agents &/or Buyers	7	8	1	1	2
Accountants & Auditors	62	69	7	9	16
Credit Analysts, Chief	4	4	0	1	1
Credit Analysts	46	52	6	10	16
Personnel & Labor Relations Specialists	9	10	1	1	2
Public Relations Practitioners	8	9	1	1	2
Title Examiners &/or Abstractors	54	60	6	12	18
Appraisers, Real Estate	70	77	7	15	22
Broker's Floor Reps., Securities Traders/ Specialists	44	49	5	6	11
Claims Examiners	31	35	4	3	7
Underwriters (Exc. Life Ins. Sales Agents)	59	65	6	10	16
All Other Professional Workers	162	180	18	22	40
TOTAL TECHNICAL WORKERS	20	22	2	2	4
Computer Programmers	10	11	1	1	2
All Engineering Technicians	4	4	0	0	0
All Other Technical Workers	6	7	1	1	2
TOTAL SERVICE WORKERS	395	433	38	63	101
Janitors, Porters & Cleaners	11	12	1	2	3
Maids	53	58	5	13	18
All Other Janitors, Porters & Cleaners	151	165	14	27	41
Guards & Doorkeepers	71	78	7	4	11
Food Service Workers (Exc. Cashiers)	11	12	1	2	3
Supervisors, Nonworking-Service	59	65	6	7	13
All Other Service Workers	39	43	4	8	12
TOTAL MAINTENANCE & PRODUCTION WORKERS	604	660	56	79	135
Mechanics, Automotive	4	4	0	0	0
All Other Mechanics & Repairers	8	9	1	1	2
Carpenters	12	13	1	2	3
Supervisors, Nonworking	27	30	3	3	6
Maintenance Repairers, General Utility	256	280	24	24	48
Trades Helpers	15	16	1	2	3
Painters, Maintenance	15	16	1	2	3
Gardeners & Groundskeepers	192	210	18	37	55
All Other Skilled Craft Workers	25	27	2	2	4
All Other Operatives & Semiskilled Workers	18	20	2	2	4
All Other Laborers & Unskilled Workers	32	35	3	4	7
TOTAL CLERICAL WORKERS	4,128	4,603	475	887	1,362
Bookkeeping &/or Billing Machine Operators	35	39	4	7	11
Computer Operators	18	20	2	2	4
Keypunch Operators	38	43	5	8	13
Peripheral EDP Equipment Operators	17	19	2	4	6
All Other Office Machine Operators	11	12	1	3	4
Stenographers	15	17	2	3	5
Accounting Clerks	136	151	15	27	42
Bookkeepers, Hand	131	145	14	26	40
Cashiers	7	8	1	1	2
Claims Adjusters	38	42	4	4	8
Claims Clerks	13	14	1	3	4
Collectors	74	83	9	11	20
File Clerks	55	61	6	15	21
Insurance Clerks	10	11	1	2	3

ESTIMATED EMPLOYMENT AND JOB OPENINGS
FINANCE, INSURANCE AND REAL ESTATE

PIMA COUNTY (CONTD.)

	Estimated 1981 Employment	Projected 1985 Employment	Job Openings Due to Growth 1981-1985	Job Openings Due to Separations 1981-1985	Total Job Openings 1981-1985
General Clerks	425	471	46	92	138
Mail Clerks	19	21	2	3	5
New-Accounts Tellers	168	188	20	47	67
Payroll &/or Timekeeping Clerks	7	8	1	1	2
Personnel Clerks	9	10	1	3	4
Policy-Change Clerks	19	21	2	4	6
Procurement Clerks	5	6	1	1	2
Raters	47	51	4	10	14
Real Estate Clerks	28	31	3	6	9
Receptionists	55	61	6	14	20
Safe-Deposit Clerks	22	25	3	5	8
Secretaries	656	728	72	151	223
Statement Clerks	9	10	1	2	3
Switchboard Operators	14	16	2	4	6
Switchboard Operators-Receptionists	73	81	8	19	27
Messengers	21	23	2	3	5
Tellers	1,157	1,298	141	258	399
Title Searchers	43	48	5	9	14
Typists	89	99	10	23	33
Clerical Supervisors	225	252	27	28	55
Credit Clerks	92	103	11	20	31
Mortgage Closing Clerks	38	43	5	8	13
Claims Examiners	23	25	2	5	7
Loan Closers	94	105	11	20	31
All Other Office Clerical Workers	169	188	19	32	51
All Other Plant Clerical Workers	23	26	3	3	6
TOTAL SALES WORKERS	1,177	1,296	119	209	328
Business Brokers	14	15	1	3	4
Real Estate Brokers	70	77	7	15	22
Sales Reps., Agents & Associates, Financial Services	16	18	2	2	4
Sales Reps., Agents & Associates, Real Estate	578	633	55	124	179
Sales Reps., Agents & Associates, Securities	82	92	10	11	21
Sales Reps., Agents & Associates, Insurance	292	324	32	34	66
All Other Sales Reps., Agents & Associates	125	137	12	20	32
TOTAL ALL OCCUPATIONS	8,612	9,551	939	1,578	2,517

Confidential data for certain occupations have been added to "All" or "All Other" categories or collapsed into major occupational classes as follows:

PROFESSIONAL WORKERS

All Other Natural & Math Scientists
Physical Scientists

All Other Professional Workers
Systems Analysts, EDP
Lawyers
Special Agents, Insurance

TECHNICAL WORKERS

All Other Technical Workers
Engineering Technicians
Drafters

MAINTENANCE & PRODUCTION WORKERS

All Other Mechanics & Repairers
Mechanics, Maintenance

All Other Skilled Craft Workers
Stationary Engineers

All Other Operatives & Semiskilled Workers
Inspectors

ESTIMATED EMPLOYMENT AND JOB OPENINGS
FINANCE, INSURANCE AND REAL ESTATE

PIMA COUNTY (CONTD.)

Confidential data for certain occupations have been added to "All" or "All Other" categories or collapsed into major occupational classes as follows:

CLERICAL WORKERS

All Other Office Machine Operators
Proof Machine Operators

All Other Office Clerical Workers
Brokerage Clerks
Adjustment Clerks
Checking Clerks, Bank Records
Credit Reporters
Securities Cashiers, Exchange
Trade Recorders
Margin Clerks

CLERICAL WORKERS (CONTD.)

Messengers, Bank
Order Clerks
Statistical Clerks
Worksheet Clerks
Insurance Checkers
Sorting Clerks, Bank

All Other Plant Clerical Workers
Production Clerks &/or Coordinators
Shipping &/or Receiving Clerks
Stock Clerks

ESTIMATED EMPLOYMENT AND JOB OPENINGS
FINANCE, INSURANCE AND REAL ESTATE

PINAL COUNTY

	Estimated 1981 Employment	Projected 1985 Employment	Job Openings Due to Growth 1981-1985	Job Openings Due to Separations 1981-1985	Total Job Openings 1981-1985
TOTAL MANAGERS & OFFICERS	139	169	30	20	50
TOTAL PROFESSIONAL WORKERS	26	31	5	4	9
Accountants & Auditors	10	12	2	2	4
All Other Professional Workers	16	19	3	2	5
TOTAL SERVICE WORKERS	15	18	3	3	6
All Janitors, Porters & Cleaners	9	11	2	2	4
All Other Service Workers	6	7	1	1	2
TOTAL MAINTENANCE & PRODUCTION WORKERS	40	45	5	5	10
Maintenance Repairers, General Utility	15	17	2	1	3
Gardeners & Groundskeepers	13	15	2	3	5
All Other Skilled Craft Workers	9	10	1	1	2
All Other Laborers & Unskilled Workers	3	3	0	0	0
TOTAL CLERICAL WORKERS	304	371	67	65	132
All Office Machine Operators	7	8	1	1	2
Accounting Clerks	5	6	1	1	2
Bookkeepers, Hand	16	19	3	3	6
General Clerks, Office	71	84	13	16	29
New-Accounts Tellers	16	20	4	5	9
Receptionists	4	5	1	1	2
Secretaries	33	40	7	8	15
Tellers	96	120	24	22	46
Typists	9	11	2	2	4
Clerical Supervisors	13	16	3	2	5
Loan Closers	9	11	2	2	4
All Other Office Clerical Workers	25	31	6	2	8
TOTAL SALES WORKERS	43	49	6	8	14
Sales Reps., Agents & Associates, Real Estate	37	42	5	8	13
All Other Sales Reps., Agents & Associates	6	7	1	0	1
TOTAL ALL OCCUPATIONS	567	683	116	105	221

Confidential data for certain occupations have been added to "All" or "All Other" categories or collapsed into major occupational classes as follows:

PROFESSIONAL WORKERS

All Other Professional Workers
- Credit Analysts
- Public Relations Practitioners
- Title Examiners &/or Abstractors
- Special Agents, Insurance
- Underwriters (Exc. Life Ins. Sales Agents)

SERVICE WORKERS

All Other Service Workers
- Guards & Doorkeepers

MAINTENANCE & PRODUCTION WORKERS

All Other Skilled Craft Workers
- Carpenters

All Other Laborers & Unskilled Workers
- Trades Helpers

CLERICAL WORKERS

All Other Office Clerical Workers
- Collectors
- Payroll &/or Timekeeping Clerks
- Raters
- Real Estate Clerks
- Safe-Deposit Clerks
- Statement Clerks
- Switchboard Operators
- Title Searchers
- Credit Clerks
- Mortgage Closing Clerks
- Sorting Clerks, Bank

SALES WORKERS

All Other Sales Reps., Agents &/or Associates
- Real Estate Brokers
- Sales Reps., Agents & Associates, Insurance

ESTIMATED EMPLOYMENT AND JOB OPENINGS
FINANCE, INSURANCE AND REAL ESTATE

SANTA CRUZ COUNTY

	Estimated 1981 Employment	Projected 1985 Employment	Job Openings Due to Growth 1981-1985	Job Openings Due to Separations 1981-1985	Total Job Openings 1981-1985
TOTAL MANAGERS & OFFICERS	60	71	11	9	20
TOTAL PROFESSIONAL WORKERS	14	17	3	2	5
TOTAL SERVICE WORKERS	8	8	0	0	0
All Janitors, Porters & Cleaners	4	4	0	0	0
All Other Service Workers	4	4	0	0	0
TOTAL MAINTENANCE & PRODUCTION WORKERS	10	11	1	0	1
All Skilled Craft Workers	6	7	1	0	1
All Laborers & Unskilled Workers	4	4	0	0	0
TOTAL CLERICAL WORKERS	128	153	25	26	51
All Office Machine Operators	1	1	0	0	0
General Clerks, Office	14	17	3	3	6
Secretaries	23	27	4	5	9
Tellers	61	75	14	14	28
All Other Office Clerical Workers	29	33	4	4	8
TOTAL SALES WORKERS	22	25	3	3	6
Sales Reps., Agents & Associates, Real Estate	9	10	1	1	2
Sales Reps., Agents & Associates, Insurance	7	8	1	1	2
All Other Sales Reps., Agents & Associates	6	7	1	1	2
TOTAL ALL OCCUPATIONS	242	285	43	40	83

Confidential data for certain occupations have been added to "All" or "All Other" categories or collapsed into major occupational classes as follows:

PROFESSIONAL WORKERS

Accountants & Auditors
Credit Analysts
Investigators, Insurance
Title Examiners &/or Abstractors
Claims Examiners

MAINTENANCE & PRODUCTION WORKERS

All Skilled Craft Workers
Carpenters
Maintenance Repairers, General Utility

SALES WORKERS

All Other Sales Reps., Agents &/or Associates
Real Estate Brokers

CLERICAL WORKERS

All Other Office Clerical Workers
Accounting Clerks
Bookkeepers, Hand
Claims Adjusters
Collectors
File Clerks
Mail Clerks
New-Account Tellers
Raters
Switchboard Operators
Switchboard Operators-Receptionists
Typists
Clerical Supervisors
Loan Closers

ESTIMATED EMPLOYMENT AND JOB OPENINGS
FINANCE, INSURANCE AND REAL ESTATE

YAVAPAI COUNTY

	Estimated 1981 Employment	Projected 1985 Employment	Job Openings Due to Growth 1981-1985	Job Openings Due to Separations 1981-1985	Total Job Openings 1981-1985
TOTAL MANAGERS & OFFICERS	150	179	29	22	51
TOTAL PROFESSIONAL WORKERS	47	58	11	9	20
Title Examiners &/or Abstractors	8	10	2	2	4
All Other Professional Workers	39	48	9	7	16
TOTAL SERVICE WORKERS	40	46	6	6	12
Maids	6	7	1	1	2
All Other Janitors, Porters & Cleaners	12	14	2	2	4
Food Service Workers (Exc. Cashiers)	19	22	3	3	6
All Other Service Workers	3	3	0	0	0
TOTAL MAINTENANCE & PRODUCTION WORKERS	56	64	8	7	15
Maintenance Repairers, General Utility	11	12	1	1	2
Gardeners & Groundskeepers	28	32	4	5	9
All Other Skilled Craft Workers	4	5	1	0	1
All Other Operatives & Semiskilled Workers	10	12	2	1	3
All Other Laborers & Unskilled Workers	3	3	0	0	0
TOTAL CLERICAL WORKERS	348	420	72	77	149
Bookkeepers, Hand	13	15	2	3	5
General Clerks, Office	61	73	12	13	25
New-Accounts Tellers	20	25	5	6	11
Real Estate Clerks	3	3	0	1	1
Receptionists	9	11	2	2	4
Secretaries	61	73	12	14	26
Tellers	125	155	30	29	59
Clerical Supervisors	13	16	3	2	5
All Other Office Clerical Workers	43	49	6	7	13
TOTAL SALES WORKERS	85	98	13	15	28
Real Estate Brokers	6	7	1	1	2
Sales Reps., Agents & Associates, Real Estate	50	57	7	11	18
Sales Reps., Agents & Associates, Insurance	27	32	5	3	8
All Other Sales Reps., Agents & Associates	2	2	0	0	0
TOTAL ALL OCCUPATIONS	726	865	139	136	275

Confidential data for certain occupations have been added to "All" or "All Other" categories or collapsed into major occupational classes as follows:

PROFESSIONAL WORKERS

All Other Professional Workers
- Accountants & Auditors
- Credit Analysts
- Appraisers, Real Estate
- Underwriters

MAINTENANCE & PRODUCTION WORKERS

All Other Skilled Craft Workers
- Supervisors, Nonworking

All Other Operatives & Semiskilled Workers
- Truck Drivers

CLERICAL WORKERS

All Other Office Clerical Workers
- Accounting Clerks
- Cashiers
- Checking Clerks, Bank Records
- Claims Clerks
- Collectors
- File Clerks
- Insurance Clerks
- Policy-Change Clerks
- Switchboard Operators
- Switchboard Operators-Receptionists
- Title Searchers
- Typists
- Insurance Checkers
- Credit Clerks
- Loan Closers

ESTIMATED EMPLOYMENT AND JOB OPENINGS
FINANCE, INSURANCE AND REAL ESTATE

YUMA COUNTY

	Estimated 1981 Employment	Projected 1985 Employment	Job Openings Due to Growth 1981-1985	Job Openings Due to Separations 1981-1985	Total Job Openings 1981-1985
TOTAL MANAGERS & OFFICERS	168	199	31	25	56
TOTAL PROFESSIONAL WORKERS	68	82	14	12	26
Credit Analysts	17	21	4	4	8
Underwriters (Exc. Life Ins. Sales Agents)	12	14	2	2	4
All Other Professional Workers	39	47	8	6	14
TOTAL SERVICE WORKERS	71	81	10	14	24
Janitors, Porters & Cleaners	5	6	1	1	2
Maids	12	14	2	3	5
All Other Janitors, Porters & Cleaners	14	16	2	3	5
All Other Service Workers	40	45	5	7	12
TOTAL MAINTENANCE & PRODUCTION WORKERS	63	72	9	9	18
Maintenance Repairers, General Utility	19	22	3	2	5
Gardeners & Groundskeepers	21	24	3	4	7
All Other Skilled Craft Workers	7	8	1	1	2
All Other Laborers & Unskilled Workers	16	18	2	2	4
TOTAL CLERICAL WORKERS	393	479	86	86	172
All Office Machine Operators	3	3	0	0	0
Accounting Clerks	12	14	2	2	4
Bookkeepers, Hand	16	19	3	3	6
Collectors	11	14	3	2	5
General Clerks, Office	56	68	12	12	24
New-Accounts Tellers	15	19	4	4	8
Secretaries	68	81	13	16	29
Tellers	148	184	36	34	70
Typists	11	13	2	3	5
Clerical Supervisors	15	19	4	2	6
Credit Clerks	11	14	3	2	5
Loan Closers	8	10	2	2	4
All Other Office Clerical Workers	19	21	2	4	6
TOTAL SALES WORKERS	54	62	8	10	18
Sales Reps., Agents & Associates, Real Estate	31	35	4	7	11
Sales Reps., Agents & Associates, Insurance	20	24	4	2	6
All Other Sales Workers	3	3	0	1	1
TOTAL ALL OCCUPATIONS	817	975	158	156	314

Confidential data for certain occupations have been added to "All" or "All Other" categories or collapsed into major occupational classes as follows:

PROFESSIONAL WORKERS

All Other Professional Workers
- Investigators, Insurance
- Title Examiners &/or Adjusters
- Appraisers, Real Estate
- Special Agents, Insurance
- Claims Examiners

SERVICE WORKERS

All Other Service Workers
- Food Service Workers (Exc. Cashiers)

MAINTENANCE & PRODUCTION WORKERS

All Other Skilled Craft Workers
- Supervisors, Nonworking

CLERICAL WORKERS

All Other Clerical Workers
- Claims Adjusters
- File Clerks
- Receptionists
- Safe-Deposit Clerks
- Statistical Clerks
- Switchboard Operators
- Switchboard Operators-Receptionists
- Title Searchers
- Mortgage Closing Clerks
- Real Estate Brokers

METHODOLOGY

Limitations of the Data

The projection methods do not account for cyclical, seasonal, and such factors as the sudden opening and closing of large establishments. Caution is advised in the use of employment forecast data for industries with limited employment - especially in the smaller counties. The establishment or closing of a single firm could have a profound effect on a county's employment and demand.

The occupational data in this publication refer only to employees who earned a wage or salary. Self-employed and unpaid family workers are not represented in the statistics.

Sample Selection and Response Rate

Occupational estimates for finance, insurance, and real estate were developed from a survey of employers throughout the state. Employers who were asked to participate in the survey were selected from a master employer file of firms doing business in Arizona, using standardized sampling techniques. A sample of establishments employing 4-99 employees and all establishments having 100 or more employees were surveyed. The entire sample was composed of 1,615 firms with a usable response rate of 88 percent. Firms responding accounted for 95 percent of the industry's employment.

Employment Projections

Industry employment was projected using regression analysis and was adjusted to reflect recent industry developments. The 1985 occupational employment was calculated by applying staffing pattern ratios (as determined by the survey) to the industry projections.

Job Openings

The difference between 1981 and 1985 employment for each occupation represents expected job openings due to growth. Job openings due to separation from the labor force were calculated by interpolating 1970 and 1985 separation rates for each occupation[1] and applying them to the occupational employment projections. "Total job openings" is the sum of openings due to growth and separations. These data do not include openings resulting from turnover, i.e., openings created when a worker changes jobs.

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[1]"Tomorrow's Manpower Needs," Supplement No. 4, BLS, 1974, pp. 11-16.

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In cooperation with the Bureau of Labor Statistics, U.S. Department of Labor. Preparation of this document was financed in part through the Comprehensive Employment and Training Act (P.L. 93-203), Governor's Special Grant, from the U.S. Department of Labor.